

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jason D. Karper
Margaret L. Karper
Debtors

Case No. 17-03912-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 12

Date Rcvd: Jan 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2018.

db/jdb +Jason D. Karper, Margaret L. Karper, 854 Rustic Hill Drive, Chambersburg, PA 17201-2952
4970827 M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4970822 EDI: ARSN.COM Jan 01 2018 18:43:00 ARS National Services, P.O. Box 469100,
Escondido, CA 92046-9100
4970823 EDI: BANKAMER.COM Jan 01 2018 18:43:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998-2235
4970824 EDI: TSYS2.COM Jan 01 2018 18:43:00 Barclays Bank Delaware, P.O. Box 8802,
Wilmington, DE 19899-8802
4970825 EDI: CHASE.COM Jan 01 2018 18:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
4970826 EDI: DISCOVER.COM Jan 01 2018 18:43:00 Discover, P.O. Box 30943,
Salt Lake City, UT 84130
4971602 +EDI: PRA.COM Jan 01 2018 18:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4970828 EDI: SEARS.COM Jan 01 2018 18:43:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
4970829 EDI: SEARS.COM Jan 01 2018 18:43:00 Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
4970830 EDI: USAA.COM Jan 01 2018 18:43:00 USAA, 10750 McDermott Freeway,
San Antonio, TX 78288-0570
4970831 EDI: RMSC.COM Jan 01 2018 18:43:00 Walmart, c/o Synchrony Bank, P.O. Box 965022,
Orlando, FL 32896-5022

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 1, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William C Cramer on behalf of Debtor 2 Margaret L. Karper williamcramer@embarqmail.com
William C Cramer on behalf of Debtor 1 Jason D. Karper williamcramer@embarqmail.com
TOTAL: 5

Information to identify the case:

Debtor 1 **Jason D. Karper**
First Name Middle Name Last Name

Debtor 2 **Margaret L. Karper**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0391**

EIN --_-----

Social Security number or ITIN **xxx-xx-2222**

EIN --_-----

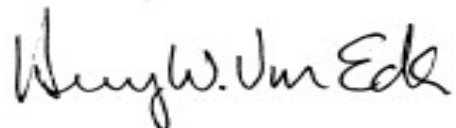
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03912-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason D. Karper
aka Jason David Karper

Margaret L. Karper

January 1, 2018**By the
court:**

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.